

cash flow statement

2023 - 1st quarter

atb

(manats in thousands)

| Cash flow statement | 2023 - 1 st quarter | Previous reporting period |
|---|--------------------------------|---------------------------|
| 1 Operating cash flow | 4.063 | 18.590 |
| 1.1 Interest received | 13.701 | 35.235 |
| 1.2 Interest paid | -4.981 | -9.711 |
| 1.3 Fees and commissions received | 3.505 | 17.668 |
| 1.4 Fees and commissions paid | -2.601 | -11.518 |
| 1.5 Net income from foreign currency transactions | 3.182 | 15.952 |
| 1.6 Net realized income from derivative financial instruments in foreign currency | 0 | 0 |
| 1.7 Paid wages and other compensations | -4.413 | -14.644 |
| 1.8 Paid general and administrative expenses | -4.338 | -14.408 |
| 1.9 Proceeds from bad debts | 0 | 0 |
| 1.10 Received other operating income | 7 | 17 |
| 1.11 Paid other operating expenses | 0 | 0 |
| 2 Cash flow from banking activities before changes in operating assets and liabilities | 4.063 | 18.590 |
| 2.1 Net increase/decrease in operating assets | -105.340 | -373.091 |
| 2.1.1 Net increase (decrease) in loans and deposits to banks | -60.120 | -197.291 |
| 2.1.2 Net increase (decrease) in loans to customers | -45.564 | -93.481 |
| 2.1.3 Net increase (decrease) in other assets | 345 | -82.319 |

(manats in thousands)

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|---|--------------------------------|---------------------------|
| 2.2 Net increase/decrease in operating liabilities | -56.030 | 538.840 |
| 2.2.1 Net increase (decrease) in deposits from banks and other financial institutions | -95.297 | 367.407 |
| 2.2.2 Net increase (decrease) in Central Bank liabilities | 0 | 0 |
| 2.2.3 Net increase (decrease) in customer deposits and current accounts | 3.137 | 161.734 |
| 2.2.4 Net increase (decrease) in other liabilities | 36.130 | 9.699 |
| 3 Cash flow from banking activities before income tax | -157.307 | 184.340 |
| 3.1 Profit tax paid | -2.324 | 3.019 |
| 4 Net cash generated/used in operating activities | -159.631 | 187.358 |
| 5 Cash flows related to investment activities | -1.704 | -4.497 |
| 5.1 Purchase of property and equipment and advance payments | -1.421 | -3.033 |
| 5.2 Proceeds from selling property and equipment | 0 | 0 |
| 5.3 Acquisition of intangible assets | -283 | -1.286 |
| 5.4 Proceeds from selling intangible assets | 0 | 0 |
| 5.5 Dividends received | 0 | 0 |
| 5.6 Sale and Redemption of Investment Securities Held for Sale | 0 | -178 |
| 5.7 Other | 0 | 0 |
| 6 Cash flow generated/used in investing activities | -161.335 | 182.861 |

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|--|--------------------------------|---------------------------|
| 7 Cash flow related to financing activities | 0 | 0 |
| 7.1 Acquisition of other debt obligations | 0 | 0 |
| 7.2 Outpayment of other debt obligations | 0 | 0 |
| 7.3 Acquisition of subordinated debts | 0 | 0 |
| 7.4 Outpayment of subordinated debts | 0 | 0 |
| 7.5 Proceeds from issuing of equity shares | 0 | 0 |
| 7.6 Acquisition (outpayment) of other financial obligations | 0 | 0 |
| 8 Cash generated/used in connection to financing activities | -161.335 | 182.861 |
| 9 Cash and cash equivalents at the beginning of the period | 287.660 | 100.229 |
| 10 Net increase/(decrease) in cash and cash equivalents | -161.335 | 187.431 |
| 11 Effect of exchange rate changes on cash and cash equivalents | 0 | 4.570 |
| 12 Cash and cash equivalents at the end of the period | 126.325 | 287.660 |